

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JEFFREY R. DRYDEN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-22099

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/06/2016 and confirmed on 9/23/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		94,753.80
Less Refunds to Debtor	879.18	
TOTAL AMOUNT OF PLAN FUND		93,874.62

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,345.60	
Trustee Fee	4,674.64	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,020.24

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORP Acct: 1200	0.00	43,910.02	0.00	43,910.02
	FREEDOM MORTGAGE CORP Acct: 1200	12,647.87	12,647.87	0.00	12,647.87
	QUANTUM3 GROUP LLC AGNT - SADINO Acct: 3385	3,442.26	3,442.26	0.00	3,442.26
	WELLS FARGO BANK NA D/B/A WELLS FA Acct: 6309	20,262.20	20,262.20	1,895.44	22,157.64
					82,157.79

Priority					
	MATTHEW M HERRON ESQ Acct:	0.00	0.00	0.00	0.00
	JEFFREY R. DRYDEN Acct:	0.00	0.00	0.00	0.00
	JEFFREY R. DRYDEN Acct:	754.62	754.62	0.00	0.00
	JEFFREY R. DRYDEN Acct:	124.56	124.56	0.00	0.00
	THE DEBT DOCTORS LLC Acct:	1,638.00	1,638.00	0.00	0.00
	MATTHEW M HERRON ESQ Acct:	0.00	0.00	0.00	0.00
	THE DEBT DOCTORS LLC Acct:	0.00	0.00	0.00	0.00
	THE DEBT DOCTORS AT QUATRINI RAFF Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX9-17	622.30	622.30	0.00	0.00
	THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX6-19	1,025.00	1,025.00	0.00	0.00
	THE DEBT DOCTORS LLC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX2-21	1,060.30	1,060.30	0.00	0.00
	THE DEBT DOCTORS LLC Acct:	0.00	0.00	0.00	0.00
	FREEDOM MORTGAGE CORP Acct: 1200	100.00	100.00	0.00	100.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					100.00
Unsecured					
	MARINE FEDERAL CREDIT UNION Acct: 3602	115.86	115.86	0.00	115.86
	MIDLAND FUNDING LLC Acct: 6002	389.80	6.18	0.00	6.18
	ARMSTRONG Acct: 4903	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 7799	528.97	8.38	0.00	8.38
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 7793	316.25	5.01	0.00	5.01
	CBNA Acct:	0.00	0.00	0.00	0.00
	COLLECTION SERVICE CENTER INC Acct: RXXX	0.00	0.00	0.00	0.00
	CREDIT MANAGEMENT CO Acct:	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC, ASSIGNEE Acct: 0111	1,444.58	22.90	0.00	22.90
	FED LOAN SERVICING Acct:	0.00	0.00	0.00	0.00
	FED LOAN SERVICING Acct:	0.00	0.00	0.00	0.00
	FED LOAN SERVICING Acct:	0.00	0.00	0.00	0.00
	FED LOAN SERVICING Acct:	0.00	0.00	0.00	0.00
	FED LOAN SERVICING Acct:	0.00	0.00	0.00	0.00
	FED LOAN SERVICING Acct:	0.00	0.00	0.00	0.00
	FED LOAN SERVICING Acct:	0.00	0.00	0.00	0.00
	MARINE FEDERAL CREDIT UNION Acct: 1085	7,512.16	119.05	0.00	119.05
	MERRICK BANK Acct: 1474	1,067.43	16.92	0.00	16.92
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 0287	481.87	7.64	0.00	7.64
	US DEPARTMENT OF EDUCATION Acct: 9154	144,800.06	2,294.65	0.00	2,294.65
	PEOPLES NATURAL GAS CO LLC* Acct:	0.00	0.00	0.00	0.00
	PHELAN HALLINAN DIAMOND & JONES LI Acct:	0.00	0.00	0.00	0.00
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
	MARIO HANYON ESQ Acct:	0.00	0.00	0.00	0.00
	CREDIT CONTROL LLC Acct:	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC, ASSIGNEE Acct:	0.00	0.00	0.00	0.00
	ABRAHAMSEN RATCHFORD++ Acct:	0.00	0.00	0.00	0.00
					2,596.59

TOTAL PAID TO CREDITORS

84,854.38

TOTAL CLAIMED

PRIORITY 100.00

SECURED 36,352.33

UNSECURED 156,656.98

Date: 08/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

JEFFREY R. DRYDEN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-22099

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jeffrey R. Dryden
Debtor

Case No. 16-22099-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 26, 2021

User: dbas
Form ID: pdf900

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Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2021:

Recip ID	Recipient Name and Address
db	+ Jeffrey R. Dryden, 555 3rd Street, Butler, PA 16001-4524
aty	+ The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222-3843
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Marine Federal Credit Union, 819 Parris Island Gateway, Beaufort, SC 29906-6933
cr	+ Peoples TWP, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14253454	+ Armstrong, 1 Armstrong Place, Butler, PA 16001-1988
14253457	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, PO Box 1623, Butler, PA 16003
14253461	+ Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
14302965	+ Freedom Mortgage Corporation, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210
14253462	+ Freedom Mortgage Corporation, 907 Pleasant Valley Ave., Suite 3, Mount Laurel, NJ 08054-1210
14253463	+ J. Scott Watson, P.C., 24 Regency Plaza, Glen Mills, PA 19342-1001
14310629	+ Marine Federal Credit Union, PO Box 1336, Jacksonville, NC 28541-1336
14277271	Marine Federal Credit Union, P.O. Box 1551, Jacksonville, NC 28541-1551
14240987	+ Michael F. Ratchford, Esq., Abrahamsen Ratchford, PC, 409 Lackawanna Ave, Suite 3, Scranton, PA 18503-2062
14253467	Phelan Hallinan Diamond and Jones, LLP, Suite 1400, 1617 JFK Boulevard, Philadelphia, PA 19103-1814
14285229	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184
14250014	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
14253471	+ Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Aug 26 2021 23:13:33	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14253456	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 26 2021 23:23:49	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14253455	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 26 2021 23:13:32	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14247349	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 26 2021 23:13:32	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14253458	+ Email/Text: clientservices@credit-control.com	Aug 26 2021 23:16:00	Credit Control, LLC, 5757 Phantom Dr., Ste. 330, Hazelwood, MO 63042-2429
14253459	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 26 2021 23:16:00	Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
14253460	+ Email/PDF: creditonebknofications@resurgent.com	Aug 26 2021 23:23:56	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
14253464	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 26 2021 23:23:44	LVNV Funding, P.O. Box 10587, Greenville, SC 29603-0587
14243105	Email/PDF: resurgentbknofications@resurgent.com		

District/off: 0315-2

User: dbas

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		Aug 26 2021 23:23:44	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14261194	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 26 2021 23:13:36	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14296142	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 26 2021 23:16:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14253465	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 26 2021 23:23:43	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
14314540	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 26 2021 23:13:33	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14255384	Email/Text: bnc-quantum@quantum3group.com	Aug 26 2021 23:15:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14247027	Email/PDF: rmscedi@recoverycorp.com	Aug 26 2021 23:13:36	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14240988	+ Email/Text: BKRMailOPS@weltman.com	Aug 26 2021 23:15:00	Sterling Jewelers, 375 Ghent Road, Akron, OH 44333-4601
14253469	Email/PDF: gecsed@recoverycorp.com	Aug 26 2021 23:13:36	Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14253470	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 26 2021 23:23:44	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
14253466	*+	Michael F. Ratchford, Esq., Abrahamsen Ratchford, PC, 409 Lackawanna Ave, Suite 3, Scranton, PA 18503-2062
14253468	*+	Sterling Jewelers, 375 Ghent Road, Akron, OH 44333-4601

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: dbas

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Andrew L. Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
James A. Prostko	on behalf of Creditor Freedom Mortgage Corporation jprostko@c-vlaw.com jamesprostko@gmail.com
Jeremy J. Kobeski	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com mcupec@grenenbirsic.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors at Quatrini Rafferty mmh@thedebtors.com hgs@thedebtors.com;alb@thedebtors.com
Matthew M. Herron	on behalf of Debtor Jeffrey R. Dryden mmh@thedebtors.com hgs@thedebtors.com;alb@thedebtors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtors.com, hgs@thedebtors.com;alb@thedebtors.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 11